



04/15/06

## MILBANK, TWEED, HADLEY & McCLOY LLP

601 SOUTH FIGUEROA STREET

THIRTIETH FLOOR

LOS ANGELES, CA 90017-5735

**WASHINGTON, D.C.**  
I-202-835-7500  
FAX: I-202-835-7586

**PALO ALTO**  
I-650-739-7000  
FAX: I-650-739-7100

**LONDON**  
011-44-207-448-3000  
FAX: 011-44-207-448-3029

213-892-4000  
FAX: 213-629-5063

Chris L. Holm  
DIRECT DIAL NUMBER  
212-530-5734  
Fax: 212-822-5734  
E-MAIL: chholm@milbank.com

April 14, 2006

**FRANKFURT**  
011-49-69-7593-7170  
FAX: 011-49-69-7593-8303

**MUNICH**  
011-49-89-25559-3600  
FAX: 011-49-89-25559-3700

**TOKYO**  
011-813-3504-1050  
FAX: 011-813-3595-2790

**HONG KONG**  
011-852-2971-4888  
FAX: 011-852-2840-0792

**SINGAPORE**  
011-65-6428-2400  
FAX: 011-65-6428-2500

### ATTORNEY-CLIENT PRIVILEGE VIA E-MAIL

Andrew Cadel, Esq.  
J.P. Morgan Chase & Co.  
1 Chase Manhattan Plaza, 25th Fl.  
New York, NY 10005

Re: U.S. Patent Application Ser. No. 09/671,783, for *METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT*  
File No. 36287-00900

Dear Andy:

Today we filed formal drawings for the above-identified patent application. A copy of the transmittal is enclosed for your files. As we previously reported, the application has been allowed and there are no further actions required prior to payment of the issue fee.

We look forward to your instructions regarding filing any continuation or divisional applications and payment of the issue fee, and we will keep you informed of further developments as they occur.

Sincerely,  
  
Chris L. Holm  
(only admitted in NY)

Enclosures  
Copies to:

Christopher E. Chalsen, Esq. (w/o encl.)



PATENT  
Docket No.: 36287-00900

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant(s)** : Lardy et al.  
**Serial No.** : 09/671,783                   **Group Art Unit** : 3627  
**Filed** : September 27, 2000                   **Examiner** : Gort, Elaine  
**For** : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT***

**EXPRESS MAIL CERTIFICATE**

**COMMISSIONER FOR PATENTS**  
**PO Box 1450**  
**Alexandria, VA 22313-1450**

Sir:

Express Mail Label No. EO 919 741 763 US

Date of Deposit April 14, 2006

I hereby certify that the following attached paper(s) or fee:

1. Submission of Formal Drawings
2. Drawings 7 Sheets (Figs. 1 – 5); and
3. Return Receipt Postcard

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to the Commissioner For Patents, PO Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,  
Milbank, Tweed, Hadley & McCloy, L.L.P.

MILBANK, TWEED, HADLEY & McCLOY, L.L.P.  
1 CHASE MANHATTAN PLAZA  
New York, NY 10005  
(212) 530-5000 / (212) 530-5219 (facsimile)



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For : **METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT**

**SUBMISSION OF FORMAL DRAWINGS**

**COMMISSIONER FOR PATENTS**

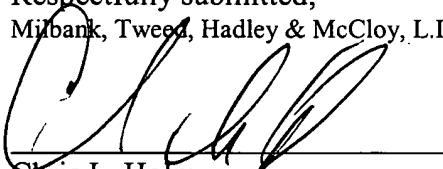
**P.O. Box 1450**

**Alexandria, VA 22313-1450**

Sir:

Applicants hereby submit formal drawings on 7 sheets for the above-identified patent application. No fee or extension of time is believed due for this action. However, if the Commissioner determines that a fee is due, or an extension of time required, applicant petitions for the extension of time, and authorizes the Commissioner to charge any required fee, or credit any overage, to deposit account 13-3250, Order No. 36287-00900. A duplicate of this sheet is included.

Respectfully submitted,  
Milbank, Tweed, Hadley & McCloy, L.L.P.

  
Chris L. Holm  
Reg. No.: 39,227

April 14, 2006

Milbank, Tweed, Hadley & McCloy LLP  
1 Chase Manhattan Plaza  
New York, NY 10005-1413

(212) 530-5000 / (212) 530-5219 (facsimile)